



The foundation from which we stand strong, together

Monthly Performance Dashboard

August 2024



Akaroa Harbour, Banks Peninsula

NHC Toka Tū Ake - Our Story

NHC Toka Tū Ake has undergone many changes since our scheme began, all in support of **our vision**:

To be a world-class public insurance scheme that reduces the impact of natural hazards on people, property, and the community.

As our experience and understanding of the natural hazards facing Aotearoa New Zealand continues to evolve, so do we.

Toka: (noun) rock, large stone, boulder

Tū: (verb) to stand, take place, set in place, establish

Ake: (particle) to raise upwards



**Natural Hazards
Commission**
Toka Tū Ake

Our dashboard explained

Our dashboard provides a monthly snapshot of NHC Toka Tū Ake progress across its operational spectrum. This includes reporting on progress against our proposed performance targets for the year 1 July 2024 to 30 June 2025 as set out in our *Statement of Performance Expectations 2024-25*.

The following provides an outline of the sections of our dashboard and a brief explanation of each section.

Section 01 - Progressing our Statement of Performance Expectation (SOPE) measures

The *Statement of Performance Expectations 2024-2025* (SoPE) is one of our formal public accountability documents. It sets out our proposed performance targets and forecast financial information.

[Statement of Performance Expectations 2024-25](#)

This section reports progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results.

Section 02 - Output 1 | Resilience

Resilience is output one of our SOPE. The vision for our Resilience strategy is that natural hazards resilience becomes embedded in all aspects of decision-making for our homes, communities, towns and cities.

This section provides a quarterly update on the activities we're undertaking to give effect to our Resilience strategy. The activities undertaken fall under the two strands of the strategy: Building knowledge, data and insights on natural hazard impacts and ways to reduce them; and Enabling, influencing and advocating for natural hazards resilience.

Output 2 | Readiness (SOPE measure results only, reported under Section 01)

Readiness is output two of our SOPE. Readiness focuses on ensuring our capacity and readiness for an event, including prioritising the needs of vulnerable homeowners. Reporting on how well we're progressing this year's SOPE measures to maintain this focus can be found in this section. (refer to measures 2.1-4)

Output 3 | Risk financing (SOPE measure results only, reported under Section 01)

Risk financing is output three of our SOPE. Our risk financing objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events. This output supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover. Reporting on how well we're progressing this year's SOPE measures for this output can be found in this section. (refer to measures 3.1.1-2, 3.2.1-2, and 3.3.1)

Section 03 - Output 4 | Recovery

Recovery is output four of our SOPE and focuses on the way claims are managed after an event. Our recovery objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events

This section encompass the three sub-output classes under Recovery, which are:

Recovery | Canterbury

This sub-output class reports on the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury') including claims NHC Toka Tū Ake is managing on behalf of Southern Response. Reporting each month includes how many claims have been reopened; resolved; and how many remain open. We profile our remaining on hand claims by age, complexity, and reopen reason. Our reporting here includes our progress to resolve claims subject to legal proceedings or other dispute resolution pathways.

Within this sub-output class we report on our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over cap properties in Canterbury to access financial help to have their homes repaired.

Recovery | Claims relating to natural hazard events (excl. Canterbury)

This sub-output class reports on the progress of outstanding claims not related to the 2010-11 Canterbury earthquake sequence. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Recovery | Claims relating to North Island weather events: January to February 2023

This sub-output class reports on the progress of outstanding claims that are attributed to the North Island weather events of January and February 2023. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Our dashboard explained

Section 04 - Meeting our obligations under the Code of Insured Persons' Rights

[The Code of Insured Persons' Rights](#) supports you to be treated fairly and receive a timely outcome when you make a claim. Your rights and our obligations under the Code are set out in full in the Code. The Code applies to any interactions from 1 July 2024 about new or existing natural hazards cover claims. NHC Toka Tū Ake, or anyone working on our behalf, must follow the Code.

This section monitors complaints made by insured persons. Specifically we report on whether we're resolving complaints in a timely manner and reporting on the uptake of other resolution avenues available under the Code.

The Code is a requirement under the NHI Act and addresses the lessons learned from previous natural hazard events. Public feedback helped us develop the Code.

Section 05 - Media coverage

This section monitors the volume and sentiment of NHC Toka Tū Ake media coverage and what's driving it and where it's being driven in terms of media channel. We report on the sentiment of coverage across key themes along with reporting on our social media profiles in terms of the growth of our Facebook and LinkedIn profiles and the content that's increasing our profiles.

Section 06 - Complying with the Official Information Act

This section monitors how well we're complying with meeting our responsibilities to respond to requests for information covered by the Official Information Act and the Privacy Act. Our reporting in this section includes the volume of information requests we've: received; completed; and have remaining on hand at the end of the month. Our reporting categorises information requests into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to NHC Toka Tū Ake and/or operational activities (Organisational OIAs). Reporting on our compliance rate for both information request types is monitored and reported here.

In this section we also provide visibility on the number of formal notices received from the Ombudsman of investigation into a complaint received. This reporting also includes any final opinions reached by the Ombudsman.

The other reporting element of this section centres around the volume of requests received to draft a response for the Minister's Office.

Section 07 - Data protection

This section monitors how well we're protecting the data that we hold. In particular, we report on privacy breach volumes each month as well as the severity and nature of those breaches. We also report on any emerging themes.

Section 08 - Our people

This section monitors a number of organisational performance markers including: headcount - overlaid by claim population movement; avg. annual leave balance; avg. sick leave usage; and voluntary turnover. We compare our results to the corresponding Public Service average and provide visibility on what's influencing movement within these markers. This section also provides a broad profile of our workforce, across a number of dimensions.

Section 1 - Statement of Performance Expectation (SoPE) measures - monthly monitoring

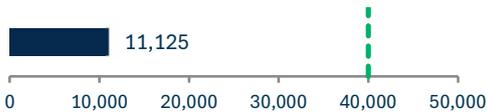
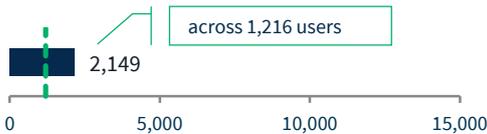
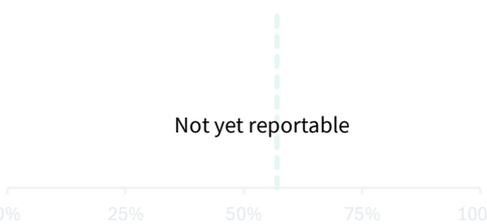
Output one: resilience

1. A resilience programme that informs, enables and influences for improved analysis and public understanding of natural hazards risk

The NHI Act increases the NHC Toka Tū Ake focus on resilience. Our strategic priority for resilience is to strengthen resilience by building knowledge and understanding of natural hazards risk to improve decision-making.

Our **resilience** objective is to equip decision-makers, homeowners and communities with better understanding of natural hazards risks so they can take action to reduce risk and strengthen resilience.

Output 1 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Natural Hazard Portal-driven OIA requests)	>40,000 users	11,125		On track ↑ 6,500
		>15% seek further information	24.4%		On track ↑ 11.9%
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	2,149		Achieved
1.3	Number of formal submissions made on central and local government policy and plans, and percentage of recommendations that are partially or fully accepted or acted on	>5 submissions	0		N/A
		>20% of recommendations accepted or acted on	0%		N/A
1.4	Percentage of homeowners surveyed who say they have acted on any of the six key preparedness actions promoted by NHC Toka Tū Ake	>57%	0%		N/A
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved		Not yet reportable	N/A
1.6	A research Benefits Management Framework is finalised and implemented, enabling the ability to track the short, medium, and longterm impacts and benefits of research	Achieved		Not yet reportable	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output two: readiness

2. Ensuring capacity and readiness for an event

Our **readiness** objective is to prepare NHC Toka Tū Ake and its partners to deliver the best possible claims management process for homeowners when a natural hazard event strikes. This means supporting homeowner and community recovery, by working with our insurer partners to deliver a transparent, timely, high-quality and responsive process for natural hazards insurance claims.

Output 2 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
2.1	Document and present to the Board an implementation plan based on the lessons learned from previous events (including the 2023 North Island Weather Events) and scenario response strategies, to enable improved efficiency and effectiveness	Achieved	-	Implementation plan finalised and being prepared for public release.	On track no change
2.2	NHC Toka Tū Ake is satisfied NDRM insurers have effective surge plans to support the NDRM to respond to a natural hazard event resulting in up to 100,000 homeowner claims under the natural hazards scheme	100%	-	Surge plans are in place. Scenario planning scheduled for November this year will provide a gauge on effectiveness.	On track
2.3	NHC Toka Tū Ake participates in a maximum of two natural hazards exercises with stakeholders and insurer partners to test the natural hazards scheme's preparedness for a significant natural hazard event	100%	-	Not yet reportable	N/A
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	Public Sector Reputation Index ≥59	-	This is annual measure based on the annual Public Sector Reputation (PSR) Index Report. We will report our PSR Index score in our Jun-25 report.	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output three: risk financing

3.1. Maintain a reinsurance programme that supports the delivery of accessible residential natural hazards insurance protection

Our **risk financing** objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events.

The risk financing out class supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover by:

- managing the Natural Hazard Fund
- collecting levies payable for insurance under the NHI Act
- obtaining reinsurance and other risk transfer products.

Output 3.1 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.1.1	Reinsurance protection for 2025-2026 is obtained on terms that assure continuity of coverage for all hazards under the NHI Act, at rates that are lower than the Crown’s ceded cost of capital	1 June 2025	-	Not yet reportable	N/A
3.1.2	An annual review of the risk financing strategy is completed	Achieved	-	Not yet reportable	N/A

3.2. Managing the Natural Hazard Fund

Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.2.1	The percentage of levies collected compared to the annual budget	100%	103%	<p>To date: FY2024-25 budget \$149.1m, levies collected \$153.1m</p>	↑ 3.6% on Jul-24 EOM
3.2.2	The Natural Hazard Fund is managed in accordance with parameters outlined in the FRMS	100%	-	Compliance status will be updated on a quarterly basis. First update will be provided at the end of the Sep-24 quarter.	N/A

3.3. Funding and Risk Management Statement

Output 3.3 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.3.1	Develop an investment strategy and framework based on the parameters provided in the Crown’s Funding and Risk Management Statement (FRMS) by 30 June 2025	Achieved	-	Progress updates will be provided on a quarterly basis. First update will be provided at the end of the Sep-24 quarter.	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery

Our **recovery** objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events.

Our recovery output class focuses on the way claims are managed after an event. From 1 July 2024 we are managing two insurance schemes:

- for events that occurred on or prior to 30 June 2024, EQCover applies.
- for events occurring on or after 1 July 2024, NHCover applies.

4.1. Settlement of the 2010-2011 Canterbury earthquake sequence claims

Output 4.1 is specifically focused on serving homeowners with claims from the **2010- 2011 Canterbury earthquake sequence**, including claims NHC Toka Tū Ake manages on behalf of Southern Response. The measures address both the timeliness and homeowner focus of the claims management services.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be resolved over time. For example, the measure requires 85% of reopened claims to be resolved within six months of lodgement and 99% of claims within 24 months.

New measures have been added to report on the pre-settlement and post-settlement status of Canterbury On-sold claims (4.1.4 and 4.1.5). We have removed the measure used in previous years that Southern Response claims are managed in accordance with our agreement with Southern Response.

Measures 4.1.6 and 4.1.7 measure timeliness and customer satisfaction for Canterbury claims. We have reduced the number of homeowner satisfaction measures to a single measure of satisfaction of the overall claims experience (4.1.6). In previous years we had further, more specific satisfaction measures. Reducing the measures to one simplifies reporting for the SoPE. We will continue to ask homeowners more specific questions to inform the overall satisfaction results.

Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.1.1	Percentage of reopened claims settled from the date that they were reopened	85% within six months	86.1%		↑ 0.4% on Jul-24 EOM
		90% within 12 months	94.7%		↑ 1.7% on Jul-24 EOM
		95% within 18 months	99.1%		↓ 0.1% on Jul-24 EOM
		99% within 24 months	99.6%		↓ 0.4% on Jul-24 EOM

The results seen in the above chart are cumulative. As at August EOM, there were 552 claims settled YTD in scope for this measure (n = 552). Two claims have required more than 24 months to be settled.

4.1.2	The On-sold ex gratia package is administered in accordance with the On-sold Canterbury Properties Services Agreement	100%	100%	
-------	-----------------------------------------------------------------------------------------------------------------------	------	------	--

Measure	Standard	YTD Result	
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%	On track
NHC Toka Tū Ake will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.	Achieved	Achieved	
Applications for ex gratia payments will be assessed against the criteria specified in the On-Sold Canterbury Properties Services Agreement and a decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports	100%	100%	

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.1.3	Pre-settlement: the percentage decrease in the number of On-sold applications in the pre-settlement phase	30% decrease	12%		↓ 6.9% on Jul-24 EOM

Notes

- As at Jun-24 EOM there were 363 applications on hand in Pre-settlement WIP. The target is a 30% decrease (109) to arrive at 254 applications or less for Jun-25 EOM.

4.1.4	Post-settlement: the percentage increase in number of On-sold applications closed/completed in the financial year	25% increase	6%		↑ 1.9% on Jul-24 EOM
-------	-------------------------------------------------------------------------------------------------------------------	--------------	----	--	----------------------

Notes

- As at Jun-24 EOM there were 783 applications Closed with Crown Settlement (Paid in Full). The target is a 25% increase (196) to arrive at 979 applications or more for Jun-25 EOM.
- Post-settlement WIP has decreased from 312 to 300.

4.1.5	Reopened Southern Response claims that are resolved within 12 months of the reopened date	80%	85%		↓ 15% on Jul-24 EOM
-------	-------------------------------------------------------------------------------------------	-----	-----	--	---------------------

Output 4.1 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.1.6	Surveyed homeowners are satisfied with their overall claims experience	≥60%	72%		↑ 2% on Jul-24 EOM
4.1.7	Timeliness of complaints resolution: complaints are resolved within two months, unless an alternative timeframe is agreed with the homeowner	95%	100%		→ 100%
4.1.8	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1%		↑ 15% on Jul-24 EOM

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

4.2. Claims relating to natural hazard events (excluding Canterbury)

Output 4.2 is focused on claims to the scheme that occurred after the 2010-2011 Canterbury earthquake sequence. These measures address the timeliness, quality and cost of claims resolution for all other events, including claims management services provided by our insurer partners under the operating model from 30 June 2021 onwards. Measures addressing quality, customer experience, and cost of claim resolution related to claims generated for the North Island Weather Events are included in output 4.3.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be settled over time. For example, the measure requires 80% of claims to be settled within 12 months of lodgement and 90% of claims within 24 months.

As with output class 4.1, we have reduced the number of homeowner satisfaction measures to one (4.2.2) on overall satisfaction.

Output 4.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
		80% within 12 months	61.3%		↑ 2.8% on Jul-24 EOM
4.2.1	Percentage of claims settled from the date of claims lodgement	90% within 24 months	99.9%		→ 100%
		95% within 36 months	100%		→ 100%
		98% within 48 months	100%		→ 100%

Notes

- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 474 (61.3% within 12 mths) + 298 (38.6% within 24 mths) = 772 (99.9%).
- As at August EOM, there were 773 settled claims in scope for this measure (n = 773).

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	61%	<p>n = 44, 61% n = 43, 61% n = 1, 100%</p>	↑ 11% on Jul-24 EOM
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	91%	<p>n = 11, 91% n = 11, 91% n = 0, 0%</p>	↑ 5.2% on Jul-24 EOM
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	<p>n = 493, 1% n = 461, 1% n = 32, 3%</p>	↓ 0.3% on Jul-24 EOM

Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.2.5	The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board	Less than ratio	● ●	<p>Jul-24, 45% Aug-24, 35%</p>	Variance to target ↓ 7% on Jul-24 EOM
<p>SoPE 4.2.5 observations:</p> <p>As at 31 August 2024, YTD performance is outside expectations with a YTD claims handling expense (CHE) ratio of 35% observed vs. the YTD target threshold ratio of 30%.</p> <p>Our reported CHE ratio is currently subject to monthly variability, with just two month's data of this financial year to report on.</p>					

Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 1 July 2021.
- The threshold is recalibrated each month, and includes Kaikoura and excludes annual fixed fees.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021. We expect this will change following pending fee negotiations with insurers.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

4.3. Claims relating to North Island Weather Events: January - February 2023

In 2023-2024 we introduced independent performance measures for the response to the impacts of severe weather events in the North Island (including the Auckland Anniversary Weekend floods in January 2023 and Cyclone Gabrielle in February 2023).

Several of these measures have been retained for 2024-2025 to reflect that claims for this event continue to be lodged and there is ongoing complexity in resolving claims involving significant land damage. Settlement timeliness of claims generated for the North Island Weather Events is captured in the 'Timeliness' measure 4.2.1.

Output 4.3 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.3.1	Surveyed homeowners are satisfied with their overall claims experience	≥60%	31%	<p>n = 29, 31% n = 29, 31% n = 0</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	↑ 18% on Jul-24 EOM
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	92%	<p>n = 37, 92% n = 36, 94% n = 1, 0%</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	↓ 8.1% on Jul-24 EOM
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	0.8%	<p>n = 1051, 0.8% n = 1040, 0.7% n = 11, 9.1%</p> <p>0% 2% 4% 6% 8% 10%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	↑ 0.3% on Jul-24 EOM

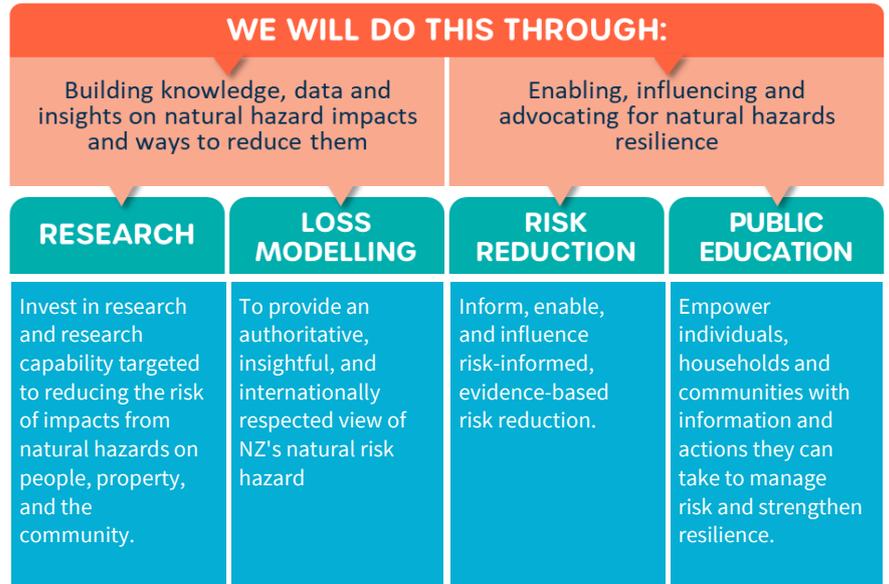
Section 2 - Resilience

Our Resilience Strategy

Our vision is that natural hazards resilience becomes embedded in all aspects of decision making for our homes, towns and cities.

Our goal is to inform, enable and influence the choices and decisions that reduce vulnerability and the exposure of New Zealand’s built environment to natural hazard events.

In simple terms, the result will be stronger homes, built on better land, served by resilient infrastructure, supported by affordable risk capital.



We report on a quarterly basis what we're doing to progress our Resilience strategy

The quarterly frequency of our progress reporting takes into account that the nature of the work undertaken to progress our Resilience strategy is more suited to quarterly progress reporting.

Our next quarterly update will be provided in the NHC Toka Tū Ake Performance Dashboard - September 2024.

Our updates will focus on what we're doing to advance our Resilience strategy under the following strands.



Quarterly update

Building knowledge, data and insights on natural hazard impacts and ways to reduce them

- Research
- Loss modelling



Quarterly update

Enabling, influencing and advocating for natural hazards resilience

- Risk reduction
- Public education

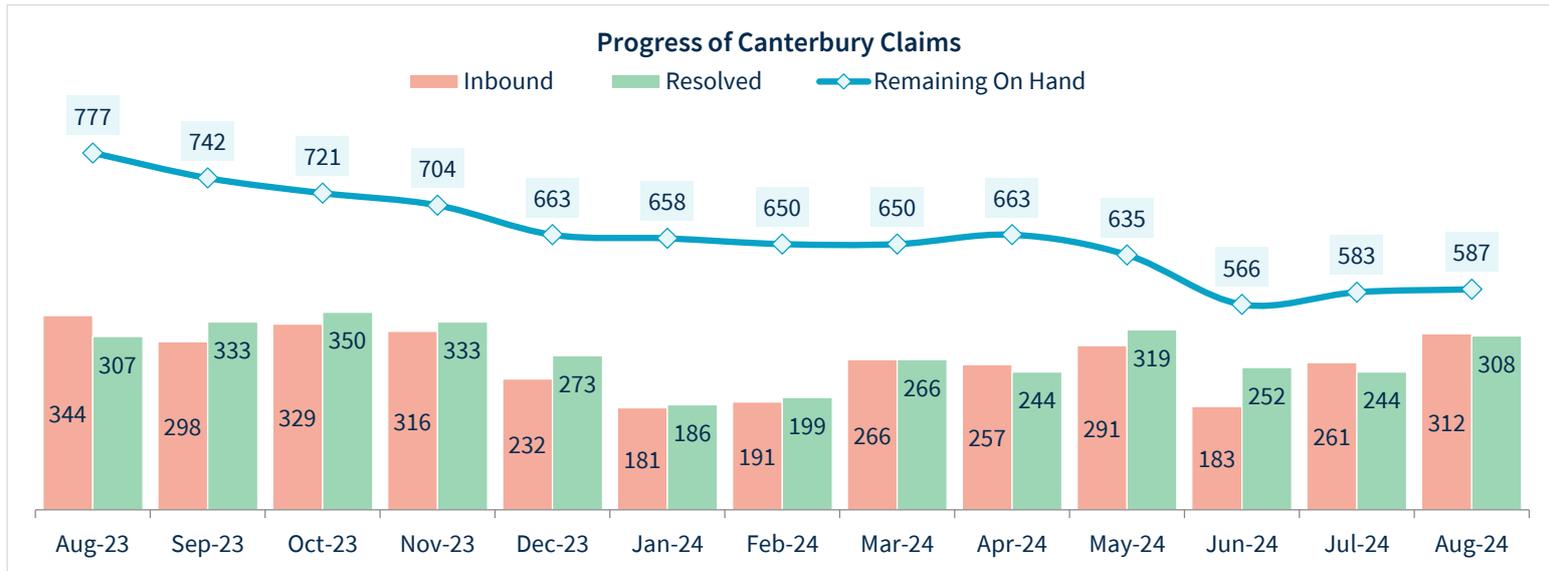
Section 3 - Recovery | Canterbury earthquake sequence claims

During August, 74% of the claims resolved were settled within 3 months of reopening, while 3% were 'aged claims' (claims older than 12 months).

Sampling of the 312 claims inbound during August indicated 84% were categorised as 'simple' claims i.e., closed or forecast to close in <3 months. A further 15% are classified as 'standard' complexity (3-6 month forecast duration), and 1% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month was 80% (cf. 71% in July).

Missed damage continued to be the top homeowner-initiated reopen category in August, accounting for 72% of reopens. Drainage/plumbing-related reasons remain the biggest driver of claims reopened for missed damage (>65%).

The age profile of remaining claims reveals that 37% are <3 months old while aged claims (>12 months old) account for 15%. Settling aged claims remains an ongoing focus. Currently we have 87 aged claims (cf. 88 last month) and 132 aging claims (61 claims aged 9-12 months and 71 claims aged 6-9 months).



Open Canterbury Claims by Reopen Reason

Missed Damage, 72%

Claim has been reopened as the homeowner has concerns regarding additional damage on previously scoped or unscoped elements and requires review and assessment.

Homeowner Complaint, 3%

Claim is reopened due to formal expression by the homeowner of dissatisfaction with the management of the claim.

Additional Payment, 2%

Claim has been reopened to make additional payment/s to settle Natural Disaster Damage in accordance with EQC Act, and any other payments required to support resolution of the claim.

Requested information received from homeowner, 4%

Claim is reopened as the homeowner has returned with information previously requested by EQC Toka Tū Ake to progress the claim.



Repair Methodology, 6%

Claim has been reopened as the homeowner has concerns regarding elements of the repair methodology* or strategy that was recommended or followed, to settle natural disaster damage in accordance with EQC Act.

* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

Repair Quality, 14%

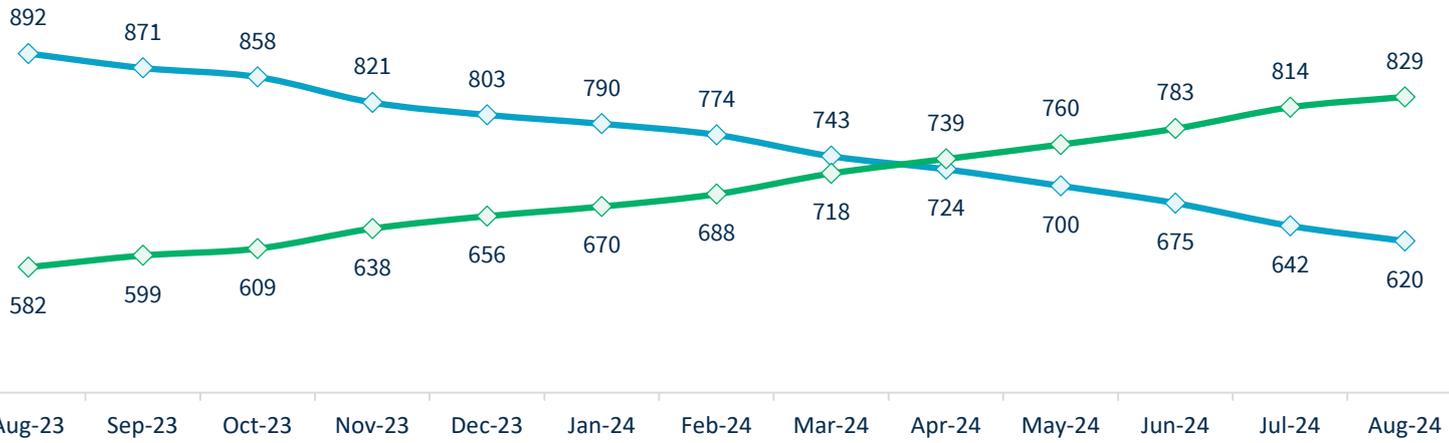
The homeowner has identified defects or quality issues with repairs previously completed and managed by EQC Toka Tū Ake* that need to be assessed to settle Natural Disaster Damage in accordance with the EQC Act.

*Note: Issues with repairs managed by the homeowner following cash settlement need to be resolved directly by the homeowner with the contractor.

Section 3 - Recovery | Canterbury earthquake sequence claims (cont.)

Progress of On-sold Over-cap Expressions of Interest (EOI)

◆ Total WIP ◆ Closed with Crown Settlement



At the end of July, our On-sold WIP includes:

- **Pre-settlement** - 320 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 53 Awaiting Agreement with Customers.
- **Post-settlement** - 300 applications with customer acceptance of settlement offer, being prepared for payment, or with tranche payments in progress for customer-managed repairs.

Section 3 - Recovery | Claims relating to natural hazard events (excl. Canterbury)

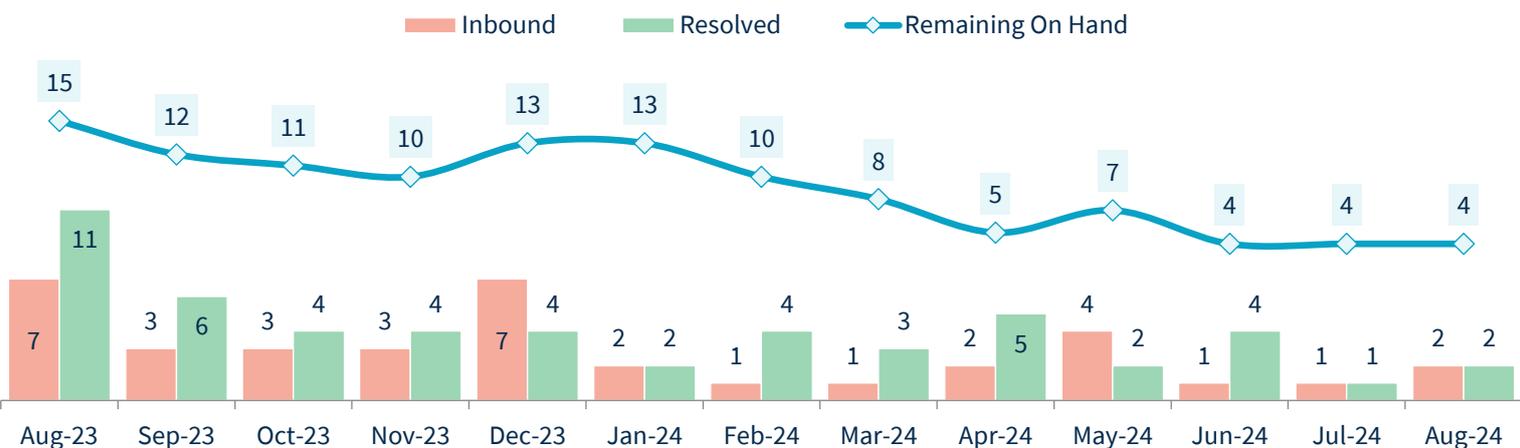
Kaikōura

Progress of Kaikōura Claims

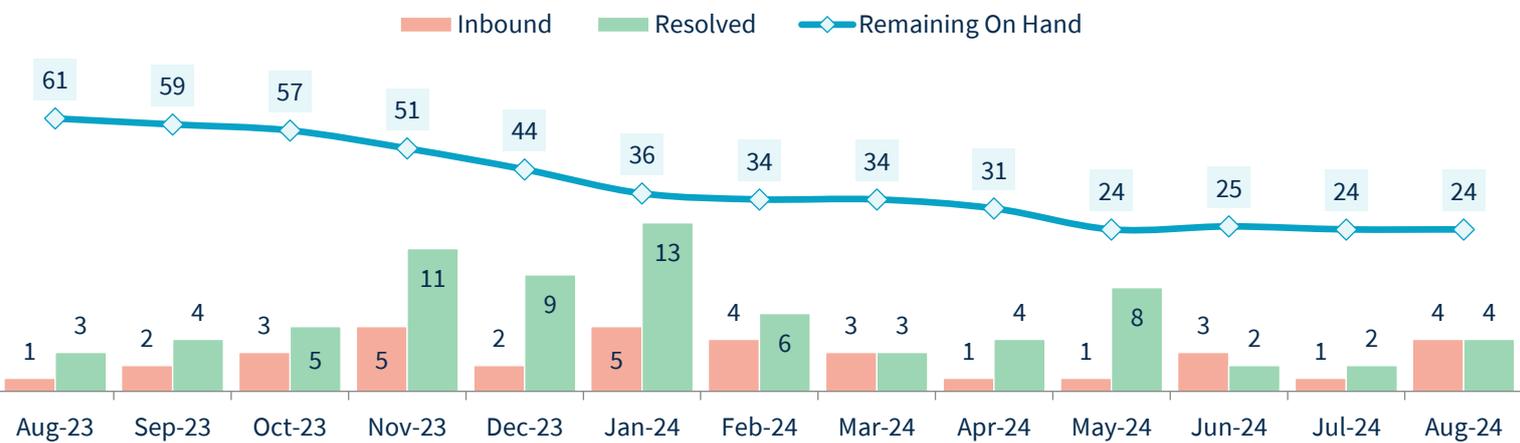


NHC Toka Tū Ake managed Earthquake and LSF Claims

Progress of EQ claims managed directly by NHC Toka Tū Ake



Progress of LSF claims managed directly by NHC Toka Tū Ake



Section 3 - Recovery | Claims relating to natural hazard events (excl. Canterbury)

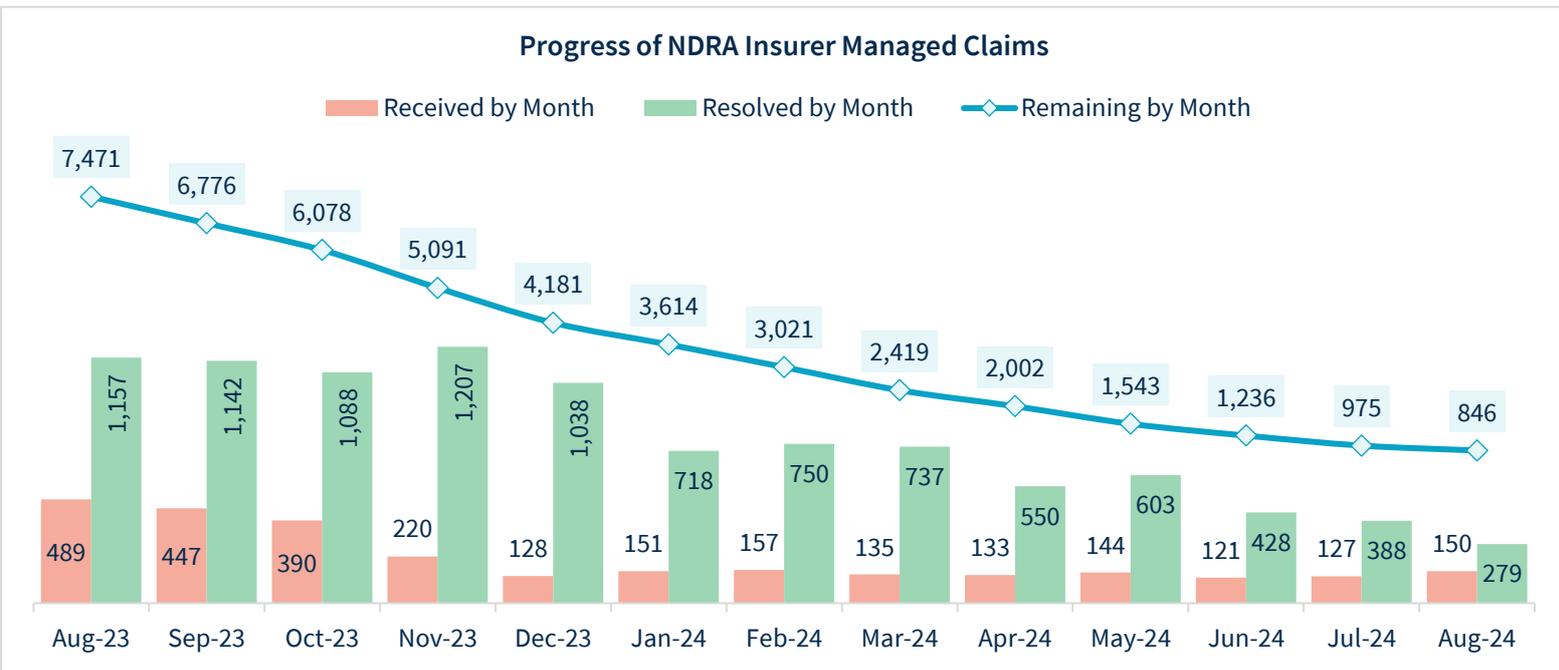
How many claims have we received since the start of the NDRA?

Since the commencement of the NDRA, we've received 19,085 claims (cf. 18,914 reported last month). Over 80% of reported claims are related to a weather event. We've received 8,575 claims to date for the Jan-Feb 2023 Upper North Island weather events, of which 95% are resolved.

Progression of claims relating to natural hazard events (excluding the 2010-11 CES)

In this financial year, we're focused on reporting the progress that our NDRM insurers, as a whole, are making on claims lodged in this financial year.

The following visual provides a 13 month rolling view of progress that our NDRM insurers have made on settling claims under the NDRA.



Section 4 - Meeting our obligations under the Code of Insured Persons' Rights

You're protected by the Code of Insured Persons' Rights

The [Code of Insured Persons' Rights](#) supports homeowners to be treated fairly and receive a timely outcome when they make a claim. Their rights and the obligations of NHC Toka Tū Ake and NDRM insurers are outlined in full in the Code. The Code applies to any interactions from 1 July 2024 for new or existing natural hazards cover claims. NHC Toka Tū Ake, or anyone working on our behalf, must follow the Code.

If homeowners believe we have not followed the Code during the claims process, they can make a complaint. We will investigate the complaint and advise homeowners of the outcome. If there is a breach, we may take one of the actions listed in the Code.

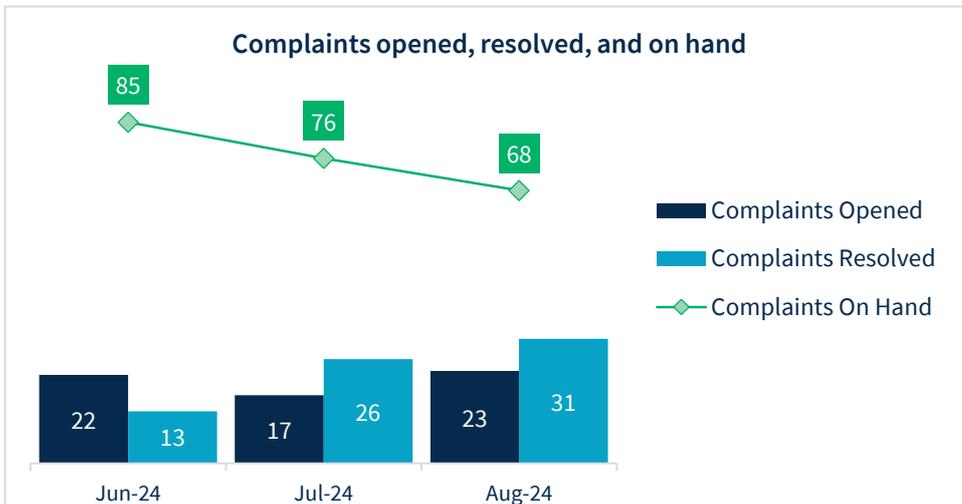
What reporting is included in this section?

This section monitors complaints made by insured persons'. Specifically we report on whether we're resolving complaints in a timely manner and reporting on the uptake of other resolution avenues available under the Code.

The Code is a requirement under the NHI Act and addresses the lessons learned from previous natural hazard events.

Complaints opened, resolved, and on hand within the FYTD2024-25

		CES	BAU	TOTAL	
Opened	EQC Act	19	70	89	CES - claims arising from the Canterbury Earthquake Sequence 2010 -2011
	NHC Act	-	1	1	BAU - all other claims excl. CES claims
	TOTAL	19	71	90	TOTAL - combined BAU and CES totals
Resolved	TOTAL	14	44	58	
On hand	TOTAL	5	27	32	



Explained:

Why are the on hand numbers different?

The table above captures opened and resolved claims within the current financial year only. The chart to the left encompasses complaint activity for the current financial year to date as well as complaints still on hand at the end of the previous financial year.

What's the nature of the complaints that we have on hand for insurer managed claims?

From the information received to date, the predominant complaint themes overall are:

- Damage not covered by the Act
- Assessment Outcome (repair strategy or costs)
- Communication
- and Timeframes.

We are looking at access to additional information that will provide richer insights.

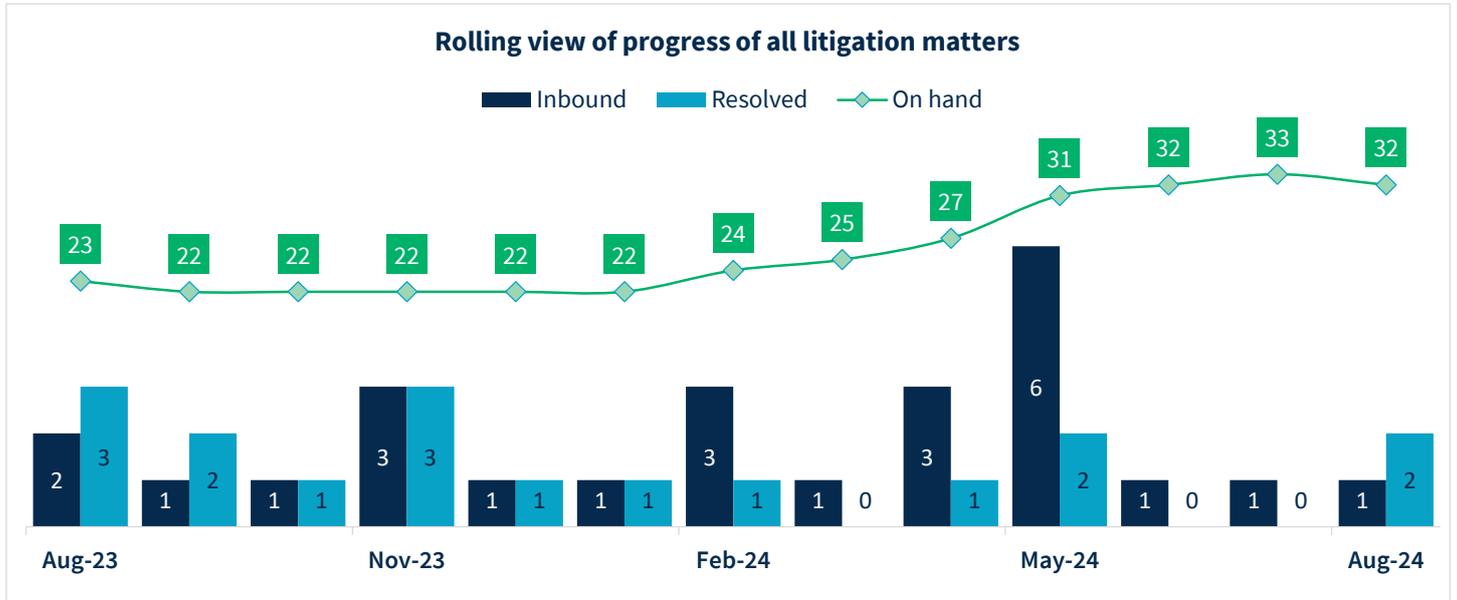
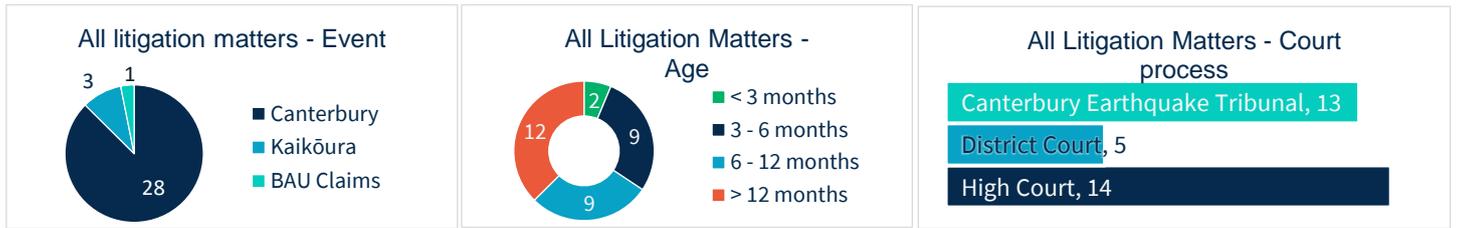
Explained: Why do some of our previously published complaint figures change?

Previously published figures changes occur due to notification from NDRM insurers, post report period, of changes in complaints statuses and any additional complaints.

Section 4 - Meeting our obligations under the Code of Insured Persons' Rights (cont.)

Claims subject to litigation matters

Overall, we have 32 litigation matters currently in progress.



Canterbury Earthquake Sequence 2010-11 (CES) claims subject to litigation matters

Litigation matters relating to CES claims account for 28 of all 32 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



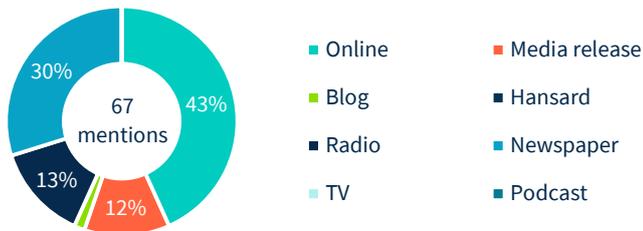
Section 5 - Media Coverage

Traditional media coverage across August

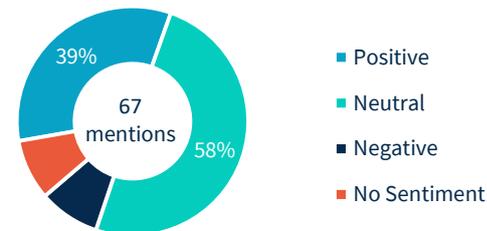
August was a comparatively quiet for media coverage of NHC Toka Tū Ake with 67 mentions recorded across the month (cf. 117 last month). This month included the launch of the Know Your Cover campaign which was supported by earned media across a range of media channels across the country including a feature piece in TVNZ.

Sentiment of coverage across the month was again predominantly neutral at 58%, followed by positive at 39%, and negative sentiment at 2%. Coverage by channel this month shows that almost three out of every four mentions this month occurred either online or via newspaper.

Coverage by channel across August



Sentiment of coverage across August



Note: To calculate the coverage volume, we count the number of theme tags that each story attracts.

Note: Some stories will have multiple theme tags assigned.

39% of mentions in the media this month attracted positive coverage, including:

- TVNZ One News: [Natural hazards and house insurance: What most homeowners don't know](#)
- Radio Waatea: [Tina Mitchell | Natural Hazards Commission Chief Executive](#)
- Insurance Business Magazine: [Natural Hazards Commission highlights power of natural hazards research](#)

58% of mentions in the media this month attracted neutral coverage, including:

- The Post/ The Press: [Govt will have to act to stop house insurance being 'luxury good' only for rich](#)
- The Conversation: [Some New Zealand homes are becoming uninsurable because of natural disasters - but all may not be lost](#)

2% of mentions in the media this month attracted negative coverage, including:

- RNZ Nine to Noon: [Two years since Nelson's storms, how is the recovery going?](#)

Media releases this month

We distributed two media releases and one opinion editorial this month:

- 5 August: [Only one third of homeowners confidently understand their insurance - NHC urging people to 'Know Your Cover'](#)

A NielsenIQ report has found that only a third (33%) of insured homeowners are confident they know what damage to their home would or would not be covered by insurance after a natural hazard event. Even fewer (26%) were confident they understood what would be covered for damage to their land.

- 8 August: Tina Mitchell: Know your risk, know your cover - *link no longer available*

- 29 August: [Natural Hazards Portal celebrates its first year](#)

A year since the launch of the Natural Hazards Portal, new research from the Natural Hazards Commission Toka Tū Ake shows the Portal is helping people understand their risks and take actions to make their homes safer.

Section 5 - Media Coverage (cont.)

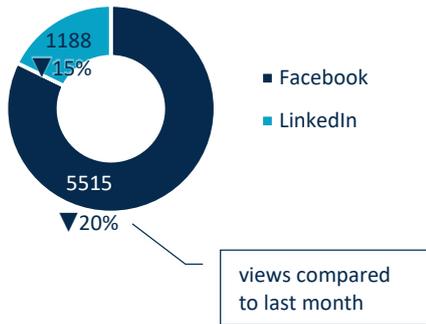
Our social media profiles

This month we reached out to over 400k people through the second phase of our Know Your Cover campaign on Facebook - our organic reach on Facebook the highest reach figure since January 2024. LinkedIn performed below average this month in terms of both reach and engagement.

Our website

While not reaching the highs of July, traffic to our website was well above average, driven by the second phase of the Know Your Cover campaign and strong, consistent recovery of our organic search traffic post rebrand.

Social media profile views this month



Social media profile reach



What's the difference between 'views' and 'reach'

Views are when people come to our social media page and 'view' it. Reach is how many people saw the social media post/posts on their own social media feed.

Social media coverage analysis

- We had an outstanding month for organic reach on Facebook - with our highest reach figure since Jan 2024. LinkedIn performed below average this month in both reach and engagement metrics.
- The focus for August remained on insurance with the second phase of the paid Know Your Cover campaign launching.
- We also maintained an insurance focus organically throughout August on our newsfeed.
- Content from the 'our people', 'safer homes' and 'research pillars' all featured in our top posts in August - in terms of reach and engagement.

Website engagement

Web traffic showed a decline on the record high of July, but was still well above the 12 month average. The second phase of the **Know your cover** campaign accounted for the higher than usual traffic to the site. The campaign page performed well again in terms of views, but user engagement once on the page, including users who clicked on to other content was low.

Views: 77,092 (▲24% of average)

Users: 45,811 (▲53% of average)

Know your cover campaign page views & users: 23,072/ 19,658

Top pages

1.) Know your cover 2.) Homepage 3.) Home buyers 4.) About NH Cover 5.) Contact us

Organic search performance

Search performance continues to improve after the predicted dip post-rebrand. We are starting to see 'natural hazards' and 'nhc' feature in our successful searches, but terms with 'eqc' still feature in the large majority of searches that lead people to our site.

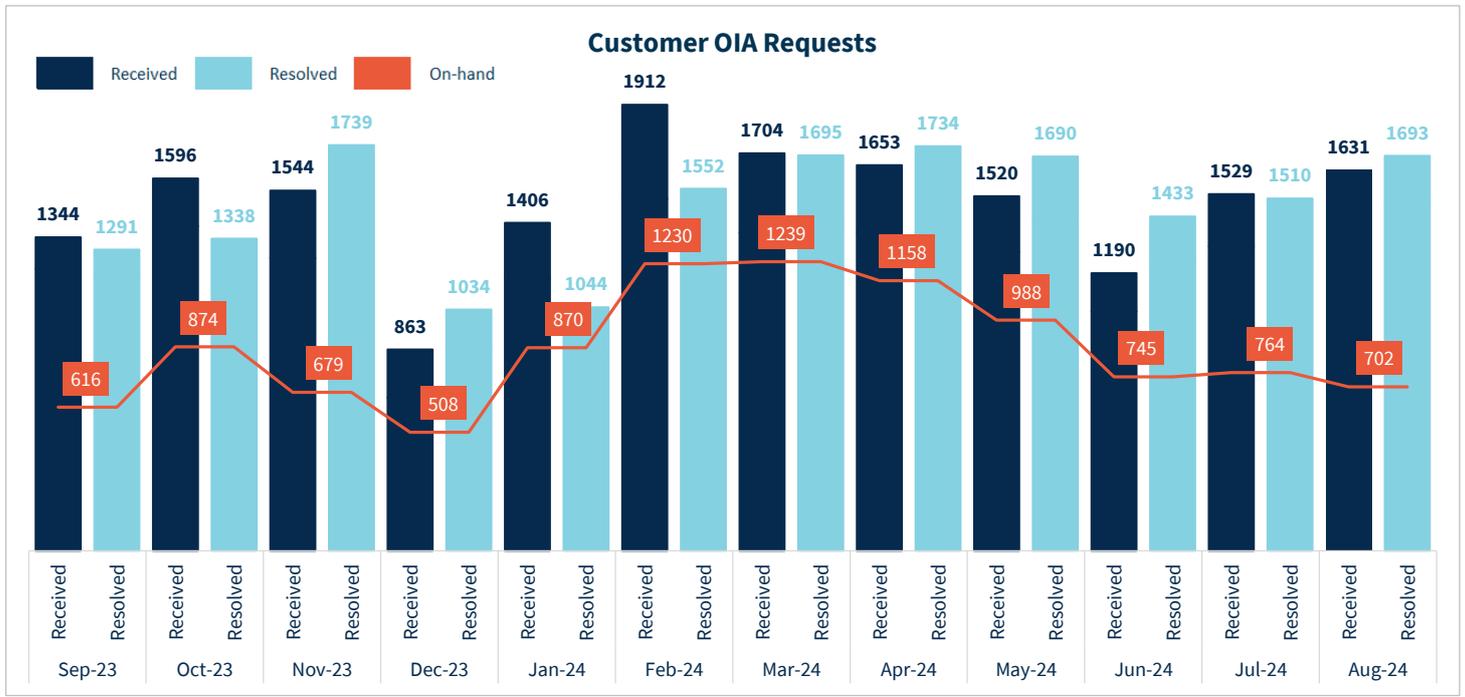
Based solely on organic search data, there is some general awareness of our new name, but it's outweighed by people who are searching for variations of EQC, suggesting we still have work to do to raise awareness of our name change. (Top search terms: 1. eqc; 2. natural hazards commission; 3. earthquake commission; 4. nhc; 5. eqc nz)

Section 6 - Official Information Act (OIA) requests

Our OIA team supports the work of NHC Toka Tū Ake by responding to requests for information covered by the Official Information Act and the Privacy Act. This requires investigating requests for information, communicating with the requestor and producing logical and factual reports

Our reporting encompasses our two information request workstreams:

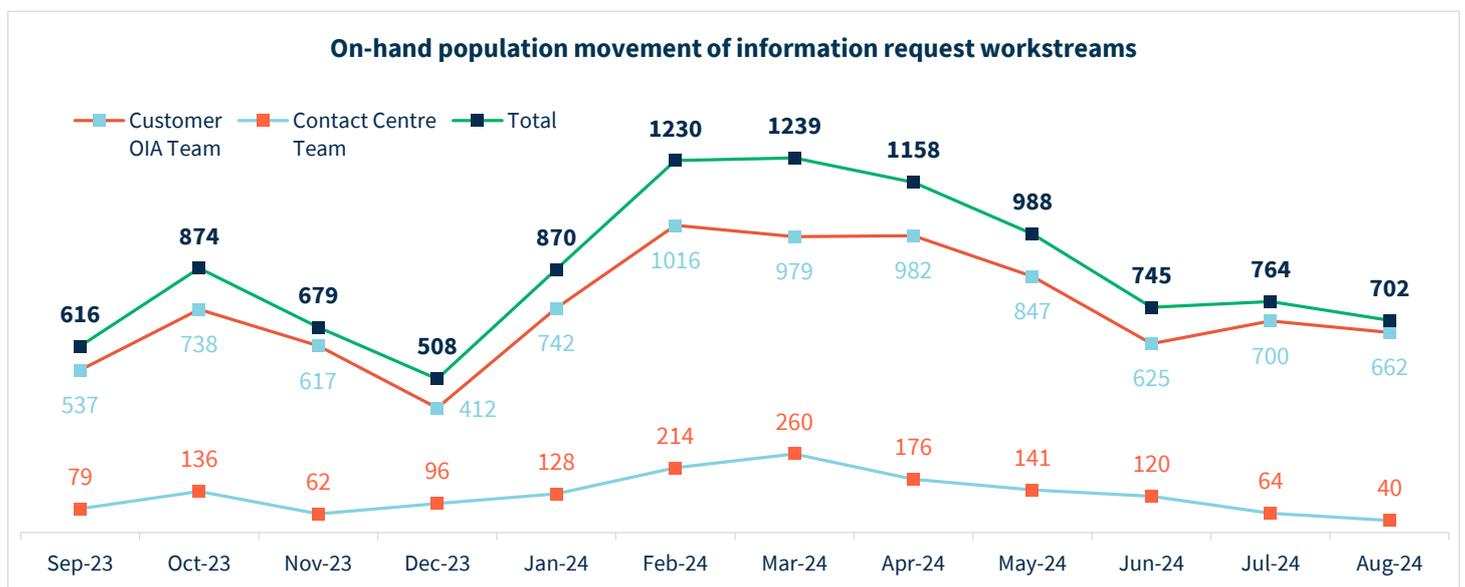
- Customer OIA requests (claim related information requests)
- Organisational OIA requests (all other information requests)



Across August, our Customer OIA and Contact Centre Teams received 1,631 new OIA requests (cf. 1,529 for Jul-24). Combined with the 764 requests on hand from last month and resolution of 1,693 requests this month, we have 702 requests on hand at month end.

The increase in requests received this month continues to be driven by activity in the real estate market. The Portal continues to further promote the essential due diligence required on the part of both buyers and sellers.

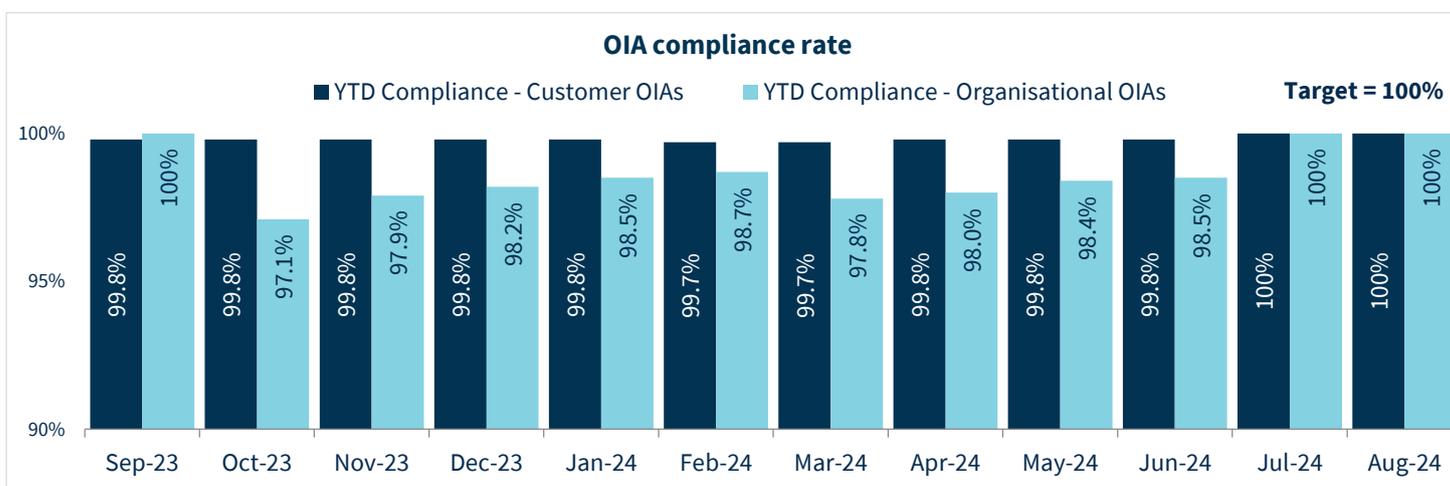
The chart below shows the monthly on hand population movement of our two customer information request workstreams.



Section 6 - Official Information Act (OIA) Requests (cont.)



Across August, our Government Relations Team received 15 new organisational OIA requests (cf. 13 in Jul-24). Coupled with the 14 requests on hand from last month and 12 completed requests this month, the team have 17 requests on hand at month end.



Across August, our Customer OIA and Contact Centre teams achieved a compliance rate of 100% across 1,693 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 12 completed responses.

Ombudsman review of complaints received

Across August, we received no notices of formal investigation from the Ombudsman. During the same period, the Ombudsman did not deliver any formal investigation opinions.

Ministerial correspondence

Across August, we received two requests to draft a response for the Minister's Office.

Contact centre performance - Phone Calls

	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
Outbound - Inbound Ratio ⁰	10: 90	12: 88	11:89	9:91	9:91	12:88
Grade of Service	77%	92%	93%	94%	95%	100%
Abandonment Rate	3.5%	0.8%	0.7%	0.1%	0.3%	0.3%
Roll Over No Answer	58	13	11	1	6	5
Total Calls	1,843	1,814	1,846	1,399	1,942	1,872
Total Email and Post	3,615	3,425	3,114	2,473	3,139	3,297

Section 6 - Official Information Act (OIA) Requests (cont.)

Contact centre performance (cont.)

Grade of service this month

Across August, our grade of service for emails was 100% (cf. 99.9% last month) and for phone calls was 100% (cf. 95% last month)

Quality of the customer experience this month

The customer experience this month remains high at 95% (cf. 97% last month) across 833 customers surveyed this month (cf. 562 surveyed last month).

Received

1,656 calls via 0800 DAMAGE (cf. 1,762 last month)

Explained: Grade of service

Grade of service is defined as calls answered within 20 seconds and emails responded to within 7 working days.

Explained: Customer experience rating

Customers are invited to complete a survey after every call to rate their experience on a scale of 1-7.

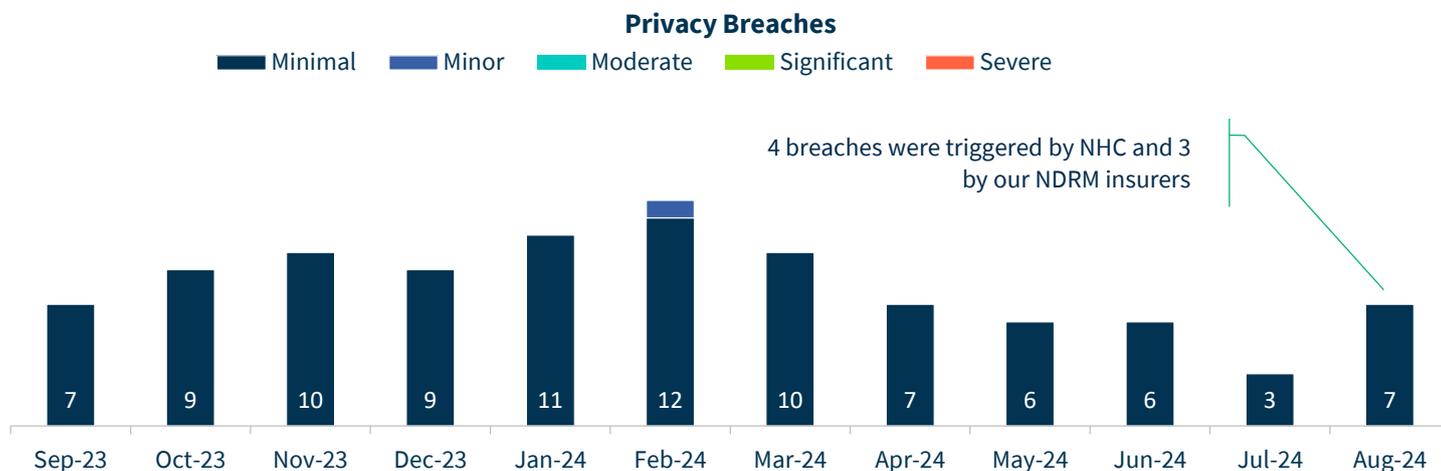
The descriptors used for the scale are as follows:

1 and 2 = negative; 3 and 4 = neutral; and 5,6,7 = positive.

Overall rating is the total positive ratings divided by total responses.

Section 7 - Data Protection

Across August, 7 privacy breaches (cf. 3 for Jul-24) were reported by our Risk and Compliance Team. None of the reported breaches this month met the serious harm threshold requiring us to report the breach to the Office of the Privacy Commissioner.



Privacy breaches

Of the 7 reported breaches this month, 4 were triggered by NHC Toka Tū Ake while 3 were attributed to our NDRM insurers. Over the last 12 months, 52 breaches were attributed to NHC Toka Tū Ake, while during the same 12 month period, 43 breaches were attributed to our NDRM insurers.

Breach severity categories

Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking and direct comparisons of reported incidents across government agencies. The new rating categories are: 'Minimal', 'Minor', 'Moderate', 'Significant', and 'Severe'.

Below is an explanation of each rating:

Severe	Significant	Moderate	Minor	Minimal
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in the public sector. The incident will get ongoing media coverage.	Information is sensitive or highly sensitive with serious potential or actual harm. There will be measurable and ongoing negative impact on individuals and/or agencies with potential long-term loss of trust and confidence in the agency. Possible indication of systemic failure that could undermine government systems. The incident will get ongoing media coverage.	Information is not sensitive or highly sensitive. Potential or actual harm is more than minor. Customers and clients may stop using, or be reluctant to use, a service or delivery channel. The incident may get media attention or cause reputational risk due to the number of people rather than the information involved.	Small number of people are affected with minor potential or actual harm. Little or no indication of systemic problems. The incident may get short-term minor or isolated media interest.	Small number of people are affected with little or no potential or actual harm. Little or no indication of systemic problems. The incident most likely won't get media interest.

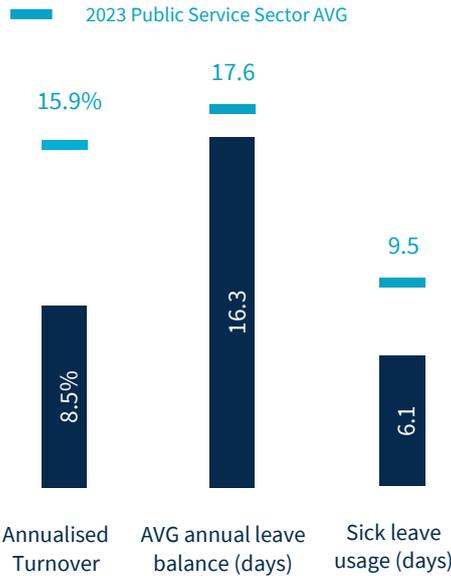
Section 8 - Our People

Across August, we increased our permanent workforce headcount by 6 to 362. In terms of full time equivalent (FTE) units, our permanent workforce headcount equates to 356.9 FTEs.

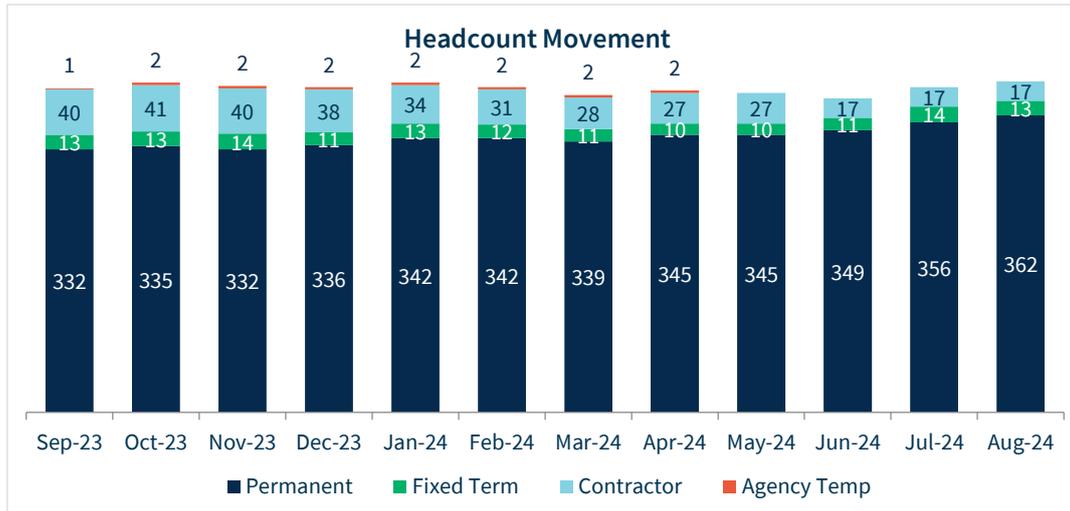
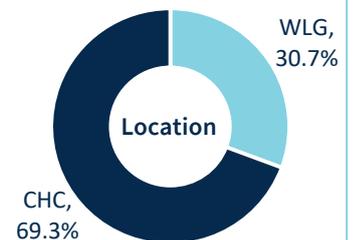
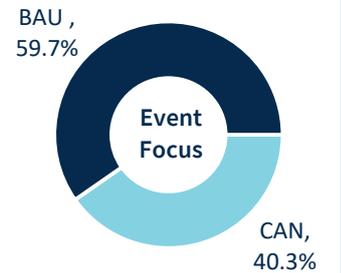
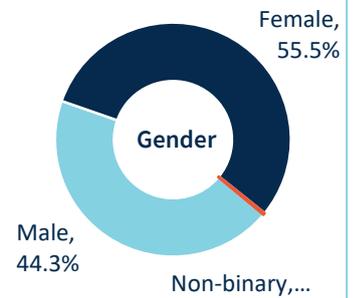
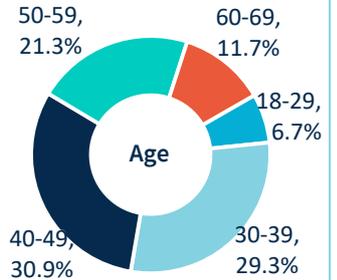
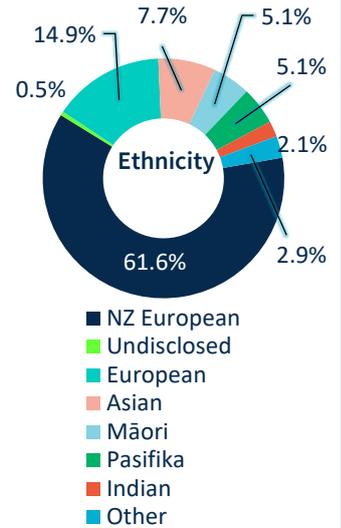
Across the month, our averages for annual leave balance, sick leave usage and annualised turnover ('voluntary turnover') remain stable and continue to compare favourably to public sector averages.

Our People, Culture, and Capability team continues to actively work with our people leaders to understand employee departure causes, future requirements, and the importance of productive conversations to retain our talent. Regular feedback from people leaders is also part of staff development plans to foster positive employee engagement.

Comparison of NHC Toka Tū Ake averages against sector averages



Our people at a glance



Across the month, our average annual leave balance increased by 0.7 days.

Almost 31% of our people have an annual leave balance greater than 20 days. To support the health and wellness of our people, we continue to implement and actively manage leave plans for our people with larger annual leave balances.